



# MAINE DISTRICT OFFICE

Serving America's Small Businesses

April 2006 Edition

## U.S. Small Business Administration

**Maine District Office**  
**68 Sewall Street, Room 512**  
**Augusta, Maine 04330**  
**Phone (207) 622-8274**  
**Fax (207) 622-8277**  
**www.sba.gov/me**

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### For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- SBA Answer Desk:  
1-800 U ASK SBA
- Fax: 202-205-7064
- E-mail: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)
- TDD: 704-344-6640
- Your rights to regulatory fairness:  
1-800-REG-FAIR
- SBA Home Page: [www.sba.gov](http://www.sba.gov)

*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.*

## REGIONAL ADMINISTRATOR CHARLES SUMMERS ANNOUNCES GIGUERE AS MAINE SMALL BUSINESS PERSON OF THE YEAR

On March 21<sup>st</sup>, Charles E. Summers, Regional Administrator of the SBA in New England, announced the 2006 small business person of the year award winner and the winners in all categories for the 2006 celebration.

As the small business winner from Maine, Susan Giguere will be among 53 top small business people representing each state, Puerto Rico/Virgin Islands and Guam to be honored April 12<sup>th</sup> and April 13<sup>th</sup> in Washington. "Susan is a shining example of Maine's entrepreneurial spirit," Summers said.

Congressman Michael Michaud who was on hand for the announcement said, "Susan's business has grown tremendously and has contributed to Maine's economy and to the health and strength of many communities. We definitely will be well-represented at the national event in Washington."

Care & Comfort, headquartered in downtown Waterville, has offices in Farmington, Bangor, Presque Isle and Machias. The business, a home health care agency, provides a broad range of critical home-based services to families throughout rural Maine. "I am humbled by this prestigious award given to me by the SBA, and proud of the many employees we have throughout the state," Giguere said.

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## Congressman Michael Michaud Meets With the SBA Maine District Office Staff Discusses SBA's Assistance to Disaster Victims

Congressman Michael Michaud met with the Maine District Office staff of the U.S. Small Business Administration (SBA) last month. Discussion centered on the impact of the SBA's programs on the small businesses of Maine and the staff's work with citizens of the Gulf Coast who were displaced from their communities by hurricanes Rita and Katrina.

Since January, the Maine SBA District Office, along with other district offices around the country, has pitched in to help disaster victims. Loan officers in Maine are working with citizens from the Gulf Coast to provide them with the financing they need to rebuild their homes.

Congressman Michaud told the group that he had toured the affected area and seen firsthand the devastation. He was not surprised that the District Office volunteered to assist the disaster victims. "It's that Maine work ethic and concern for others," said Michaud. "I know the impact your work has on the communities of Maine. Thank you for rolling up your sleeves and helping your neighbors in the Gulf Coast," he added.

SBA's disaster program is the Agency's direct loan program for home owners and businesses who suffer as the result of a natural disaster.

Regional Administrator Charles Summers said, "The staff and I are honored that the Congressman took the time to meet with us. His service on the House Small Business Committee and his understanding of the SBA's programs is proof positive of his commitment to Maine and America's small businesses and entrepreneurs."

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# LENDER UPDATES

Lender volume and dollar amounts are updated monthly.

[www.sba.gov/me](http://www.sba.gov/me)



## LOAN CODING

*SBA collects data for statistical purposes on loans approved that include information on: race, sex, ethnicity, veterans and those businesses that are involved in exporting. Please remember to code these loans at the time of approval.*

## HUBZone INFORMATION

Learn the benefits and eligibility criteria of this government contracting program.

[www.sba.gov/hubzone](http://www.sba.gov/hubzone)

## SBA FORM 159 REVISED

The Compensation Agreement for Services is now titled "Fee Disclosure Form and Compensation Agreement." There is one version for 7(a) and another for 504 loans.

## IRS REVISED FORM 4506-T

The above forms and other SBA and partner forms are available at:

[www.sba.gov/library/forms.html](http://www.sba.gov/library/forms.html)

## SBA FORM 1261 CANCELLED

SBA Form 1261 "Statements Required by Law and Executive Orders," has been cancelled.

## GUARANTY PURCHASE CHECKLIST

The National Guaranty Purchase Center has revised its Guaranty Purchase Checklist. To access:

<http://www.sba.gov/banking/ngpc/guaranty.html> and click on Guaranty Purchase Checklist.

## SBA INTERNATIONAL TRADE PROGRAMS

By: Alden R. Turner, Senior Area  
Manager, SBA, Southern Maine

If you or your client are one of the many Maine businesses who export the U.S. Small Business Administration (SBA) may have an export loan program to assist you!

SBA has three export assistance programs that you can use to develop and export products or services to international clients: *Export Express*; the Export Working Capital Program (EWCP); and the International Trade Loan program. All three programs support, in one way or another, small businesses (existing at least 1 year) that are looking to export or expand markets.

**ExportExpress** This program provides up to \$250,000 and a maximum guarantee of 85% for: lines of credit, service contracts for foreign buyers; transactional assistance for orders; development of brochures; foreign trade shows, etc. The business has to be in existence for one year. Terms are usually up to 10 years for working capital loans and 15 years for real estate and equipment.

**Export Working Capital Program** The EWCP provides credit (and security for your lender) for pre-export costs of labor and material, receivables and standby letters of credit. Loans can be for as much as \$1.5 million, a 90% guarantee, and, a very low fee requirement. The business must be in existence at least one year – not necessarily in exporting.

**International Trade Program** If a business has been adversely affected by import competition or needs to finance facilities (real estate), machinery and equipment, this program might meet your needs. Financing can be as much as \$1.75 million in combined working capital and fixed-asset loans, including loans under the EWCP discussed above. Depending on use of funds, maturities can be for up to 25 years (real estate only).

Call me at 592-5322 or via email at [alden.turner@sba.gov](mailto:alden.turner@sba.gov) with any questions.



## U.S. SBA PROCUREMENT CENTER REPRESENTATIVE Seán F. Crean Nominated for Appointment as REAR ADMIRAL, USN

Captain Seán F. Crean has been nominated by the President for appointment to the rank of Rear Admiral (lower half) in the United States Navy Reserve. His nomination is pending confirmation by the United States Senate.

Seán, who serves as the Procurement Center Representative (PCR) for the Office of Government Contracting Area I (New England Division) has been employed with SBA since 1991 and has served in the Navy for over 27 years. As a PCR he advises the contracting offices of over twenty (20) federal agencies in developing acquisition strategies which promote competitive opportunities for small business participation. Captain Crean served overseas during the first Persian Gulf War and was recalled to active duty in 2003 for a period of five months and at the same time continued to provide critical procurement support to small businesses. He most recently completed a two year tour as Commanding Officer of the Chief of Naval Operations Fleet Readiness and Logistics Unit at the Pentagon where he was awarded the Legion of Merit medal.

Seán may be contacted at (207)622-8379 or [sean.crean@sba.gov](mailto:sean.crean@sba.gov).



# CELEBRATE

## May 24<sup>th</sup>

### 2006 Small Business Person

Susan D. Giguere  
Executive Director  
Care & Comfort

### 2006 Small Business Exporter REGIONAL WINNER

Thomas D.C. Morris, Founder and  
D. Cuyler Morris, President  
Morris Yachts, Inc.

### 2006 SBA Young Entrepreneur

Christopher E. Frank, President  
Intelligent Spatial Technologies, Inc.

### 2006 Jeffrey H. Butland SBA Family-Owned Business REGIONAL WINNER

Ferdinand Paul Daigle, III, President  
AUTOTRONICS  
Division of FND, Inc.

## LENDER TRAINING

### 504 Training

April 7, 2006 – 10:00 a.m.

### International Trade Training

May 9, 2006 – 10:00 a.m.

All of the above training is available  
via Ready Talk Conference.

Toll Free No. 866-740-1260

Access No. 3017203 and online at

[www.readytalk.com](http://www.readytalk.com) with same access  
code.

We are looking to do continued  
training via Ready Talk. If there is a  
topic that you would like to see  
covered, contact  
[helen.brimigion@sba.gov](mailto:helen.brimigion@sba.gov).

## Business Champions for 2006

### Veteran

Gordon Platt, Business Counselor  
Maine Small Business  
Development Centers at Southern  
Maine Regional Planning  
Commission

### Minority

GROUP NOMINATION – Maine  
Small Business  
Development Centers/Small Business  
& Technology  
Development Center Counselors  
John R. Massaua, State Director  
Maine Small Business Development  
Centers

### 2006 Small Business Journalist

Joe Riley  
Director of Television Services  
Maine Public Broadcasting  
Network

### Financial Services

Dean R. Churchill  
Business & Cooperative Loan  
Specialist  
USDA – Rural Development

### Home-based Business

Keith E. Small, Director  
Down East Business Alliance  
Washington Hancock  
Community Agency

Clip and mail the  
registration form or fax to  
the SBA at 622-8277. If you  
have questions about  
registration, contact Sandra  
Fontaine at 622-8381.

We look forward to seeing you in May!!

## SPECTACULAR EVENT CENTER 395 Griffin Road Bangor, ME

Wednesday, May 24, 2006  
5:00 p.m. - social hour ~ 6:00 p.m.  
– dinner

**\*DINNER BUFFET WILL BE  
SERVED\***

\_\_\_\_ YES I/we will attend. Enclosed  
is my check for \_\_\_\_ person(s) @  
\$40.00 each. (Reserved tables of 8  
available)

### Company Represented

Mr./Mrs./Ms. \_\_\_\_\_

### Address:

Phone No. \_\_\_\_\_

Email: \_\_\_\_\_

### Attendees

**PLEASE MAKE CHECKS  
PAYABLE TO:**

## SPECTACULAR EVENT CENTER

Please mail this registration form and  
payment by May 10<sup>th</sup> to:

U.S. Small Business Administration  
Attn: Sandra Fontaine  
68 Sewall Street, Room 512  
Augusta, ME 04330

# NEWS FROM THE MAINE SBA

## GET A PIECE OF THE FEDERAL PIE

As a lender or small business owner, have you ever wondered how your client could market his or her products and services to the Department of Defense, get a federal contract and be a part of the more than \$285 billion dollar federal marketplace?

The Maine District Office of the U.S. Small Business Administration (SBA) and the Maine Procurement Technical Assistance Center (Maine PTAC) are offering a series of no-cost seminars designed to answer the question 'How Do I Sell to the Federal Government'.

This seminar series is being held at the SBA Office in Augusta. Learn the proper format for preparing a federal solicitation for a product or service, learn how to get General Services Administration (GSA) solicitations and review the common aspects of any proposal to GSA, and learn about subcontracting. Many times the best way to learn government contracting is by becoming a subcontractor to a Prime government contractor.

Visit [www.sba.gov/me](http://www.sba.gov/me) to learn more and to register. Pre registration is necessary.

## *From the Maine District Office*

Dear Friend of Small Business:

Each year the President of the United States designates a week in the spring as Small Business Week.

During Maine's Small Business Week, the Maine District Office of the U.S. Small Business Administration honors the **Maine Small Business Person of the Year** and other small business and champion award winners. The **SBA awards ceremony** will be held at Spectacular Event Center in Bangor on the evening of Wednesday, May 24<sup>th</sup>, 2006.

We at the SBA would be honored to have you and your associates join us as we salute Maine's Small Business for 2006, **Susan Dempsey Giguere of Care & Comfort**, and other award winners.

We are proud to report this year that **Morris Yachts, Inc.** in Bass Harbor was named Regional Small Business Exporter and **AUTOTRONICS** in Frenchville, was the Regional Jeffrey H. Butland SBA Family-Owned Small Business of the Year recipient and **Christopher Frank, Intelligent Spatial Technologies, Inc.** was named Young Entrepreneur.

Family and friends are important ingredients to small business success. We look forward to seeing each of you at our upcoming celebration!

## The Maine Small Business Development Centers 2005 Success

### Counseling & Training Activity

Clients Counseled	- 4,516
Hours of Counseling	- 12,177
Hours of Training	- 9,526

### Impact

Assisted capital formation	\$44,013,735
Jobs created/maintained	908
New Business Starts	157

### Maine SBDC Results

- ☑ A job is created or saved by the Maine SBDC business assisted client every 9 hours.
- ☑ \$10,000 in new sales are generated by the Maine SBDC business assisted client every 78 minutes.
- ☑ \$25,000 in financing was obtained by Maine SBDC business assisted clients every 13 hours.
- ☑ \$4.13 is returned annually through state tax revenues to Maine for each state base budget dollar invested in the Maine SBDC.
- ☑ \$2.63 is returned annually through federal tax revenues to the U.S. Treasury for each federal dollar invested in the Maine SBDC through the SBA

## First Stop Business Information Seminars

The Maine SBA is holding a series of statewide seminars designed to provide an overview of the business assistance services available for small business owners and individuals interested in small business ownership.

If your organization or community partner(s) would be interested in 'hosting' one of these seminars in your area, please contact Bonnie Erickson at 207-622-8275 e-mail:

[bonnie.erickson@sba.gov](mailto:bonnie.erickson@sba.gov).

### Forums currently scheduled:

4/11/06	-	York
4/20/06	-	Lewiston
4/25/06	-	South Paris
4/27/06	-	Caribou

New locations are being added weekly. Visit [www.sba.gov/me](http://www.sba.gov/me) and click on the "First Stop Business Information" icon for additional seminars and to register.

Sincerely,

Staff of the Maine District Office